## **Terms and Conditions**

- 1. The i-genius programme (hereinafter "**programme**") is open for all children from ages 1 day 16 years. The participant must be an Indian national and residing in India.
- 2. I-genius programme is a collection of initiatives that includes i-genius scholarship programme, i-genius Young Authors Hunt, i-genius Young Singing Stars, various contests, tools, games, quizzes and other initiatives.
- 3. These Terms and Conditions (hereinafter "T&Cs") are applicable as and when any person registers himself online on the website <a href="www.i-genius.org">www.i-genius.org</a> for various carrying out various tasks such as playing games, participating in quiz, using other tools which are part of the said website. However, it may be noted that as a part of i-genius program, various contests are run by Max Life from time to time which will have separate terms and conditions and will be binding on the participants depending upon the contest they participate in.
- 4. Children of Max Life employees or Directors or individual agents or employees of Alchemist Marketing Talent Solutions Private Limited will not be eligible for the programme to avoid any conflict of interest. No participation or any other fee is required to be paid for participating in the programme.
- 5. Its incumbent upon the participant to update his/her parents or guardian in order to provide Max Life current, complete and accurate information, and the Participant and their parents/legal guardian agree that the names, addresses, mobile numbers, e-mail identities and/or other information provided by the Participants in the Registration Form or any other document that may be required from the participants, may be used by MAX LIFE at their sole discretion, for sending out commercial information, via different modes of communication and/or for other publicity or promotional purposes and/or for solicitation of insurance business to the participants or their parents/legal guardian.
- 6. An incomplete entry form or on-line registration by a participant/guardian or the registration form or any other document (whether online or not) in which the information provided is not factually correct is liable to be rejected by MAX LIFE in its sole and absolute discretion. The Registration Form shall be deemed to be incomplete or deemed to contain incorrect/false details/information if any of the following mandatory fields contain incorrect details/information, i.e. Child's name, Child's Date of birth, School Name, Parent's name, Parent's Date of Birth, Parent's Email id, Parent's Mobile Number, Parent's Landline number, Address details, City and Pin code.
- 7. MAX LIFE shall not be liable to respond to any feedback, suggestion and/or queries raised by Participants except queries with respect to general process of programme and result of participants.
- 8. Children can participate through internet via www.igenius.org, (hereinafter referred to as "medium").
- 9. Under no circumstances can MAX LIFE be held responsible for psychological dis-satisfaction of the participants, weather conditions, nor for cancellation of reservations or alteration or amendment once the programme has commenced on the basis of weather conditions.
- 10. Participation in the programme shall be construed as an acceptance of these terms and conditions by the participant as well as his/her guardian. Any breach or default by a participant or of his/her guardian of any of these terms and conditions shall result in immediate disqualification without notice.
- 11. By participating in the programme, all Participants grant MAX LIFE, its assigns, licensees and successors, the right to use their images, pictures, characters, photographs, video/audio bytes, etc. (collectively referred to as "Image") and/or their names, in all forms and media including composite or modified representations for all purposes, including but not limited to, advertising, trade, transmission, publication, broadcasting, posting or any commercial purpose throughout the world and in perpetuity, only for MAX LIFE's use. The Participant hereby waives the right to inspect or approve versions of the Images used for publication or the written copy that may be used in connection with the same.

- 12. MAX LIFE reserves the right to make changes to the programme including but not limited to program structure and design, etc. If necessary, changes may be made to its content, method and organization before or during the running of such programme. MAX LIFE may at any time modify any of these terms and conditions with or without notice and without assigning any reason and participant's continued participation in the programme will be considered as his/her and his/her guardian's deemed acceptance of the modified terms and conditions.
- 13. Save as otherwise provided herein, MAX LIFE or its officials, directors, partners, employees, consultants and agents are under no obligation to render any advice or service to any participant in respect of the programme.
- 14. MAX LIFE reserves the right (ii) to disqualify any Participant for providing misleading documentation; (iii) to disqualify any Participant for tampering with the entry process; (iv) to disqualify any Participant if it has reasonable grounds to believe the Participant has breached the terms and conditions of the programme; (v) to disqualify any Participant for acting in a disruptive manner; or acting with the intent to annoy, abuse, threaten or harass any other person. MAX LIFE reserves the right to seek damages from any such Participant to the extent permitted by law.
- 15. Any prizes given in the programme shall be subject to tax deduction at source, which will be borne by the participants. All other taxes and levies, costs including, insurance and incidental costs, that may be levied or incurred on the prizes shall be fully borne by the successful participants and/or their parents/guardians. If the participants or their guardians/parents are not willing to bear the above stated taxes, MAX LIFE will forfeit the prize.
- 16. In the event, the winner contacted does not respond within 4 weeks, via the contact information available with MAX LIFE, the prize will be forfeited and the winner will not be entitled to make any claim thereafter. Consent of parents/guardian of the Participants is necessary for distribution of prizes to the Participant under such programme.
- 17. MAX LIFE shall neither be responsible nor liable for any cost, expense or other liability whatsoever (including but not limited to any loss or damage) to the Participants or their guardians/parents in relation to, arising from or connected with Prizes or the Programme.
- 18. The prizes are non-transferable and not exchangeable. No other person or agent can claim the prizes on behalf of the Participants unless specifically permitted by MAX LIFE.
- 19. Apart from the prizes, the successful participants or their legal heirs will have no other rights or claims against MAX LIFE.
- 20. Subject to any applicable laws (a) All warranties, whether express or implied, are hereby expressly disclaimed by MAX LIFE including, but not limited to, meeting of the participant's requirements or aspirations, timeliness, security, delivery, quality, quantity, merchantability, fitness for use or non infringement in respect of any scholarships/scholarships acquired under the programme or any transactions effected through the programme; (b) The participants expressly agree that his/her participation in the programme is at the participant's sole risk and is governed by the terms and conditions herein; and (c) No advice or information whether by representations, oral, written or pictorial derived from the website or through the programme shall be construed to mean the giving of any warranty of any kind by MAX LIFE.
- 21. MAX LIFE also reserves the right to withdraw or discontinue with the programme at any stage due to Force Majeure conditions or otherwise and MAX LIFE shall bear no responsibility for cancellation or postponement of the said programme.
- 22. Participation in the Programme is not linked, directly or indirectly, to purchase of any product or service from MAX LIFE.
- 23. These terms and conditions are governed in accordance with the laws of India. Any dispute shall be subject to the exclusive jurisdiction of courts in Delhi only.